

## ARMSTRONG TEASDALE LLP

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**CERTIFICATE OF FACSIMILE TRANSMISSION TO THE  
 UNITED STATES PATENT AND TRADEMARK OFFICE**

Date: November 16, 2005

*ENTER-312*

Examiner: Frantzy Poinvil	:	RE: U.S. Patent Application
Art Unit: 3628	:	Serial No.: 09/737,037
Fax: (571) 273-6797	:	Applicant: Johnson et al.
From: Daniel M. Fitzgerald	:	Atty. Dkt. No.: 85CF-00103

*FP*

**DOCUMENTS SUBMITTED WITH TRANSMISSION:**

Cover Sheet (1 pg.)

Copy of Date-stamped post card (1 pg.)

Copy of Issue Fee Transmittal, Amendment After Allowance, Formal Drawing  
 Replacement Sheets and related documents filed April 27, 2005 (26 pgs.)

*OK TO  
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 11/16/05*

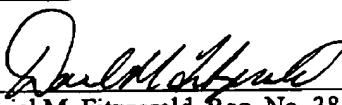
*Total pages including cover page: 28 pgs.*  
*If all pages are not received, please contact: Gail Maloney at ext. 7458*

RE: The above referenced U.S. Patent Application  
 FOR: METHODS AND SYSTEMS FOR AUTOMATED INFERRED VALUATION OF CREDIT  
 SCORING  
 FILED: December 14, 2000

**CERTIFICATE OF FACSIMILE TRANSMISSION**

I hereby certify that the above-referenced Documents are being facsimile transmitted to the U.S. Patent and Trademark Office, Facsimile Number (571) 273-6797 on the date shown below.

Date: November 16, 2005

  
 Daniel M. Fitzgerald, Reg. No. 38,880

Per my telephone conversation with you today, transmitted herewith please find an Issue Fee Transmittal, an Amendment After Allowance, Fourteen Drawing Replacement Sheets and related documents mailed to the USPTO on April 27, 2005. Also, I am attaching the date-stamped post card showing the USPTO received these documents. Please call me if you have any questions.

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THE UNITED STATES PATENT OFFICE IS REQUESTED TO IMPRESS ITS STAMP ON THIS CARD AND PLACE SAME IN THE OUTGOING MAIL TO SHOW THE FOLLOWING PAPERS HAVE BEEN RECEIVED.

Attorney Docket No. 85CF-00103 (17243-00005).  
Applicant of: Johnson et al.  
Serial No. 09/737,037  
Filed: December 14, 2000  
Art Group Unit: 3628  
For: METHODS AND SYSTEMS FOR AUTOMATED INFERRED VALUATION OF CREDIT SCORING

Enclosed:

Issue Fee Transmittal (1 pg., in duplicate)  
Amendment After Allowance Under 37 C.F.R. 1.312 (9 pgs.)  
Fourteen (14) Formal Drawing Replacement Sheets  
Certificate of Express Mail (1 pg.)  
Return Post Card

DMF/rgm  
Express Mail Label No.: EV458035415US  
Mailed: April 27, 2005



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Attorney Docket No. 85CF-00103 (17243-00005)  
Application of: Johnson et al.  
Serial No. 09/737,037  
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Date: 5/31/05  
By: PCM

85CF-00103  
PATENT

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Johnson et al. : Art Unit: 3628  
Serial No.: 09/737,037 : Examiner: Frantzy Poinvil  
Filed: December 14, 2000 :  
For: METHODS AND SYSTEMS :  
FOR AUTOMATED INFERRED :  
VALUATION OF CREDIT :  
SCORING :

**CERTIFICATE OF MAILING BY EXPRESS MAIL TO**  
**THE COMMISSIONER OF PATENTS AND TRADEMARKS**

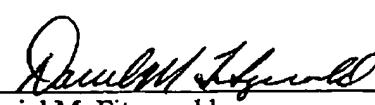
Express Mail mailing label number: EV458035415US  
Date of Mailing: April 27, 2005

I certify that the documents listed below:

- Issue Fee Transmittal (1 pg., in duplicate)
- Amendment After Allowance Under 37 C.F.R. 1.312 (9 pgs.)
- Fourteen (14) Formal Drawing Replacement Sheets
- Certificate of Express Mail (1 pg.)
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are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. §1.10 on the date indicated above in an envelope addressed to Mail Stop ISSUE FEE, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Respectfully submitted,

  
\_\_\_\_\_  
Daniel M. Fitzgerald  
Registration No. 38,880  
ARMSTRONG TEASDALE LLP  
One Metropolitan Square, Suite 2600  
St. Louis, MO 63102-2740  
(314) 621 - 5070

## PART B - FEE(S) TRANSMITTAL

Complete and send this form, together with applicable fee(s), to: **Mail** **Mail Stop ISSUE FEE**  
**Commissioner for Patents**  
**P.O. Box 1450**  
**Alexandria, Virginia 22313-1450**  
**or Fax** **(703) 746-4000**

**INSTRUCTIONS:** This form should be used for transmitting the ISSUE FEE and PUBLICATION FEE (if required). Blocks 1 through 5 should be completed where appropriate. All further correspondence including the Patent, advance orders and notification of maintenance fees will be mailed to the current correspondence address as indicated unless corrected below or directed otherwise in Block 1, by (a) specifying a new correspondence address; and/or (b) indicating a separate "FEE ADDRESS" for maintenance fee notifications.

CURRENT CORRESPONDENCE ADDRESS (Note: Use Block 1 for any change of address)

7590 03/22/2005

John S. Beulick  
 Armstrong Teasdale LLP  
 Suite 2600  
 One Metropolitan Sq.  
 St. Louis, MO 63102

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I hereby certify that this Fee(s) Transmittal is being deposited with the United States Postal Service with sufficient postage for Priority Mail in an envelope addressed to the Mail Stop ISSUE FEE address above, or being facsimile transmitted to the USPTO (703) 746-4000, on the date indicated below.

Daniel M. Fitzgerald	(Depositor's name)
<i>Daniel M. Fitzgerald</i>	(Signature)
4-27-05	(Date)

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/737,037	12/14/2000	Christopher D. Johnson	85CF-00103	7870

TITLE OF INVENTION: METHODS AND SYSTEMS FOR AUTOMATED INFERRED VALUATION OF CREDIT SCORING

APPLN. TYPE	SMALL ENTITY	ISSUE FEE	PUBLICATION FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	NO	\$1400	\$300	\$1700	06/22/2005

EXAMINER	ART UNIT	CLASS-SUBCLASS
POINVIL, FRANTZY	3628	705-036000

1. Change of correspondence address or indication of "Fee Address" (37 CFR 1.363).	2. For printing on the patent front page, list (1) the names of up to 3 registered patent attorneys or agents OR, alternatively, (2) the name of a single firm (having as a member a registered attorney or agent) and the names of up to 2 registered patent attorneys or agents. If no name is listed, no name will be printed.	1. <u>Armstrong Teasdale LLP</u>
<input type="checkbox"/> Change of correspondence address (or Change of Correspondence Address form PTO/SB/122) attached.	2. _____	2. _____
<input type="checkbox"/> "Fee Address" indication (or "Fee Address" Indication form PTO/SB/47; Rev 03-02 or more recent) attached. Use of a Customer Number is required.	3. _____	3. _____

3. ASSIGNEE NAME AND RESIDENCE DATA TO BE PRINTED ON THE PATENT (print or type)

PLEASE NOTE: Unless an assignee is identified below, no assignee data will appear on the patent. If an assignee is identified below, the document has been filed for recordation as set forth in 37 CFR 3.11. Completion of this form is NOT a substitute for filing an assignment.

(A) NAME OF ASSIGNEE

(B) RESIDENCE: (CITY and STATE OR COUNTRY)

GE Capital Commercial Finance, Inc.

Stamford, CT 06927

Please check the appropriate assignee category or categories (will not be printed on the patent):  Individual  Corporation or other private group entity  Government

4a. The following fee(s) are enclosed:

4b. Payment of Fee(s):

Issue Fee  
 Publication Fee (No small entity discount permitted)  
 Advance Order - # of Copies \_\_\_\_\_

A check in the amount of the fee(s) is enclosed.

Payment by credit card. Form PTO-2038 is attached.

The Director is hereby authorized to charge the required fee(s), or credit any overpayment, to Deposit Account Number 01-2384 (enclose an extra copy of this form).

5. Change in Entity Status (from status indicated above)

a. Applicant claims SMALL ENTITY status. See 37 CFR 1.27.

b. Applicant is no longer claiming SMALL ENTITY status. See 37 CFR 1.27(g)(2).

The Director of the USPTO is requested to apply the Issue Fee and Publication Fee (if any) or to re-apply any previously paid issue fee to the application identified above. NOTE: The Issue Fee and Publication Fee (if required) will not be accepted from anyone other than the applicant; a registered attorney or agent; or the assignee or other party in interest as shown by the records of the United States Patent and Trademark Office.

Authorized Signature

*Daniel M. Fitzgerald*

Date April 27, 2005

Typed or printed name Daniel M. Fitzgerald

Registration No. 38,880

This collection of information is required by 37 CFR 1.311. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, Virginia 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450.

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